

# Exhibit K

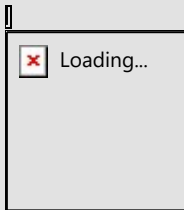
---

**From:** "Beamish,Jackie" <CCOclaims@thehartford.com>

**Date:** Thursday, May 28, 2020 at 1:03 PM

**To:** Rick Cornfeld <rcornfeld@cornfeldlegal.com>

**Subject:** The Hartford Property Claim Communication for Event #CP0018736269 - Claim #Y93-F-62506



Insured: ROBERT A. LEVY, D.M.D., LLC  
Claimant: ROBERT A. LEVY, D.M.D., LLC  
Event Number: CP0018736269  
Claim Number: Y93F62506  
Date of Loss: May 15, 2020

Dear Richard Cornfeld,

I am reaching out to you to advise you that we are in receipt of your letter of representation, as well as the lawsuit you have filed on your client's behalf. Before Hartford Casualty Insurance Company ("Hartford") can determine whether our policyholder, and your client, Robert A. Levy, D.M.D., LLC (the "Insured") is entitled to coverage under the Policy, Hartford requires information about the factual circumstances surrounding the Insured's claim. Hartford attempted to obtain information from the Insured via a phone call on May 20, 2020, and in a follow-up e-mail the same day. In your letter, you did not provide answers to the questions Hartford e-mailed the Insured about the facts of the Insured's loss. Please provide answers by the Insured to the following questions to assist with Hartford's coverage investigation and copy our attorney, Patrick Kenny, on your client's responses:

- Have the Insured's operating costs gone up because of COVID-19? If so, how and why?
- Is the Insured's business closed or is the normal operation of the business suspended for reasons related to Coronavirus? If so, provide all reasons the business is closed or limited.
- Has the Insured confirmed the presence of Coronavirus at their premises? How?
- Is the Insured suffering from a loss of business income because they have had to close or limit their business as a result of a civil authority order? If so, what orders? Also, please provide any proof of physical loss or damage to property in the immediate area.

- Are the Insured's operations impacted because a business that they depend on to deliver or receive goods or services was physically damaged by Coronavirus?

If you believe there are additional facts Hartford should consider, please let us know and we will evaluate those facts as they pertain to this loss. Once this investigation is completed Hartford will issue its coverage determination based on the facts and the Insured's policy coverage.

Please note that the Policy includes the following duties of the Insured.

## **E. PROPERTY LOSS CONDITIONS**

### **3. Duties In The Event of Loss Or Damage**

- b.** Give us prompt notice of the physical loss or physical damage. Include a description of the property involved.
- c.** As soon as possible, give us description of how, when and where the physical loss or physical damage occurred.
- i.** Cooperate with us in the investigation or settlement of the claim.

This communication is not intended to be and should not be construed as an exhaustive listing of all policy terms and conditions that may apply to the claim. Hartford hereby reserves all its rights, positions and defenses. Neither this communication, nor any prior or subsequent communications, should be construed as a waiver of any rights, positions or defenses held by Hartford. Hartford reserves the right to supplement and/or to amend its coverage positions should facts and circumstances indicate the need to do so in connection with the claim. The exact terms of the Policy must be determined by reference to the Policy itself. This letter does not modify the terms and conditions of the Policy.

Thank you again for your time and assistance with this matter.

Sincerely,  
Jackie Beamish  
Inside Claim Rep  
Direct Number: (331) 300 - 6243  
Fax: 866-804-3764  
CCOclaims@thehartford.com

[Privacy Policy](#) | [Terms of Use](#) | [Contact Us](#) | [Update Preferences](#)

This communication was sent to: Richard Cornfeld via Email  
This communication was cc'd to: Patrick Kenny via Email

Writing Company: Hartford Casualty Insurance Company

This email was sent by: The Hartford  
P.O. Box 14271, Lexington, Fayette, KY, 40512-4271, United States of America United States © 2020. The  
Hartford

||

—